

Account Solutions  
PO Box 628  
Buffalo, NY 14240

Adelphia Cable  
355 Chicago Street  
Buffalo, NY 14204

Ameritech  
100 East Bldge Beaver  
Troy, MI 48084

Asset Acceptance Corp.  
PO Box 2036  
Warren, MI 48090-2036

Capital One Bank  
4851 Cox Road 1203  
Glen Allen, VA 23060

CBC National  
250 E. Town Street  
Columbus, OH 43215

CBCS  
PO Box 5426  
Akron, OH 43219

Chase Home Finance  
3415 Vision Drive  
Columbus, OH 43219

Children's Hospital  
219 Bryant Street  
Buffalo, NY 14222

Citi Bank  
PO Box 6003  
Hagerstown, MD 21747

Citi Cards  
8725 W. Sahara Ave  
MC02-02-03  
The Lakes, NV 89163

Citifinancial  
11436 Cronhill Drive  
BUSN CTR Oct Owlings  
Owlings Mills, MD 21117

CitiFinancial  
11436 Cronhill Drive  
BUSN CTR Oct Owlings  
Owlings Mill, MD 2117

Collection Community of AM  
700 Longwater Drive  
Norwell, MA 02061

Credit Protection  
13355 Noel Road  
21st Floor  
Dallas, TX 75240

Direct Marketing  
Portfolio Acq.  
2425 Commerce Ave  
Suite 10  
Duluth, GA 30096

Doctors Hospital  
PO Box 901853  
Cleveland, OH 44190

First Investors  
Smart Tuition  
PO Box 7835  
Edison, NJ 08818

FMA Alliance  
11811 N. Freeway  
Suite 800  
Houston, TX

Household Credit  
PO Box 17051  
Baltimore, MD

HSBC NV  
PO Box 98706  
Las Vegas, NV 89193

HSBC Retail Services  
90 Christiana Road  
New Castle, DE 19720

IC Systems  
PO Box 64378  
St Paul, MN 55164

Ivan Redinger  
116 Cleveland Ave  
Suite 418  
Canton, OH 44702

Kenmore Mercy Hospital  
2950 Elmwood Ave.  
Kenmore, NY 14217

Kohls Department  
N56W 17000 Ridgewood  
Menomonee Falls, WI 53051

LVNN Funding LLC  
PO Box 10497  
Greenville, SC 29603

MCI Communications  
PO Box 248  
113 3rd Avenue  
Gastonia, NC 28053

Med University Ped Association  
c/o Mercy Hospital  
1320 Mercy Drive NW  
Canton, OH 44708

Mercantitle Adjustment  
40 West Ave  
Rochester, NY 14611

Mercy Medical  
1320 Mercy Drive NW  
Canton, OH 44708

Midland Credit Management  
8875 Aero Drive  
Suite 2  
San Diego, CA 92123

MRC Receivables  
201 W. Grand Ave  
Escondido, CA 92025

National Financial  
600 W. John Street  
Hicksville, NY

NCO Financial  
PO Box 13570  
Philadelphia, PA 19101

Niagara Frontier Center  
2933 Elmwood Drive  
Buffalo, NY 14217

NOCO  
PO Box 1026  
Buffalo, NY 14240

Ohio Power  
11 Market Ave  
Canton, OH 44702

Orchard Bank  
Household Credit Services  
PO Box 88084  
Salinas, CA 93912

PCB  
3592 Corp Drive  
Columbus, OH 43231

Regions Mrt.  
PO Box 669  
Montgomery, AI 36101

S&P Capital Inc.  
1601 W. Airport FRW  
Euless, TX 76040

SBC  
100 East Big Beaver  
Troy, MI 478084

Sears Card  
PO Box 182149  
Columbus, OH 43218-2149

Spiegel  
PO Box 9204  
Old Bethpage, NY 11804

St Leo the Great  
903 Sweethome Road  
Amherst, NY 14226

Team Recovery  
3914 Clock Pt.  
Suite PT 103  
Stow, OH 44224

UCB Collection  
5620 South Blvd  
Toledo, OH 43614

V & V Motors

Verizon  
PO Box 1100  
Albany, NY 12250

WFS Financial  
PO Box 19752  
Irvine, CA 92623

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Western District of New York</b>		<b>Voluntary Petition</b>																	
Name of Debtor (if individual, enter Last, First, Middle): <b>Roberts, Anita M.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle):																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>f/k/a Anita M. Chuchanis</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>1182</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>887 Highland Ave</b> <b>Tonawanda, NY 14223</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																	
County of Residence or of the Principal Place of Business: <b>Erie</b>		County of Residence or of the Principal Place of Business:																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																			
<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																			
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																			
<b>Statistical/Administrative Information (Estimates only)</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																			
Estimated Assets <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000		\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Debts <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million												
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Anita M. Roberts</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X /s/ Anita M. Roberts</b> Signature of Debtor  <b>X Not Applicable</b> Signature of Joint Debtor  Telephone Number (If not represented by attorney)  <b>10/7/05</b> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>Signature of Attorney</b> <b>X /s/ Randy H. Gugino</b> Signature of Attorney for Debtor(s)  <b>Randy H. Gugino, Esq., 029227</b> Printed Name of Attorney for Debtor(s) / Bar No.  <b>Randy Gugino Law Office</b> Firm Name <b>2140 Eggert Road Amherst, NY 14226</b> Address  <b>(716) 833-8455</b> <b>(716) 833-8472</b> Telephone Number <b>10/7/05</b> Date		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <b>X /s/ Randy H. Gugino</b> <b>10/7/05</b> Signature of Attorney for Debtor(s) Date	
<b>Signature of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <b>X Not Applicable</b> Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <b>X Not Applicable</b> Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			



In re: Anita M. Roberts , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total ➤			0.00	

(Report also on Summary of Schedules.)

In re **Anita M. Roberts**

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>cash</b>		<b>0.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Citizens checking</b>		<b>0.00</b>
		<b>Key Bank checking</b>		<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>television, sofa, chairs, bed, table, love seat</b>		<b>1,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>shoes, socks, pants, shirts</b>		<b>500.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			

In re **Anita M. Roberts**

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Dodge Neon</b>		<b>4,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			

In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached			Total	<b>\$ 5,500.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Anita M. Roberts, Case No. \_\_\_\_\_  
Debtor. (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
2000 Dodge Neon	Debt. & Cred. Law § 282 & 283	2,400.00	4,000.00
shoes, socks, pants, shirts	Debt. & Cred. Law § 282 & 283	500.00	500.00
television, sofa, chairs, bed, table, love seat	Debt. & Cred. Law § 282 & 283	1,000.00	1,000.00

In re: **Anita M. Roberts** \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		<b>01/01/2000</b> <b>2000 Dodge Neon</b>  <b>VALUE \$4,000.00</b>				<b>1,600.00</b>	<b>0.00</b>
<b>V &amp; V Motors</b>							

0 Continuation sheets attached

**Subtotal** >  
(Total of this page)  
**Total** >  
(Use only on last page)

<b>\$1,600.00</b>
<b>\$1,600.00</b>

(Report total also on Summary of Schedules)

In re Anita M. Roberts  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re **Anita M. Roberts**  
Debtor

Case No. \_\_\_\_\_  
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							

Subtotal (Total of this page)	>	\$0.00
Total (Use only on last page of the completed Schedule E.)	>	\$0.00

(Report total also on Summary of Schedules)



In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>145292900</b> <b>Account Solutions</b> <b>PO Box 628</b> <b>Buffalo, NY 14240</b>		<b>01/04</b> <b>collection for Adelphia</b>				<b>0.00</b>
ACCOUNT NO. <b>145292900</b> <b>Adelphia Cable</b> <b>355 Chicago Street</b> <b>Buffalo, NY 14204</b>		<b>01/04</b> <b>account</b>				<b>136.90</b>
ACCOUNT NO. <b>6801092</b> <b>Ameritech</b> <b>100 East Bldge Beaver</b> <b>Troy, MI 48084</b>		<b>04/01</b> <b>account</b>				<b>259.00</b>
ACCOUNT NO. <b>199310328</b> <b>Asset Acceptance Corp.</b> <b>PO Box 2036</b> <b>Warren, MI 48090-2036</b>		<b>02/01</b> <b>collection for SBC</b>				<b>0.00</b>
ACCOUNT NO. <b>5187052179606187</b> <b>Capital One Bank</b> <b>4851 Cox Road 1203</b> <b>Glen Allen, VA 23060</b>		<b>03/01</b> <b>credit card</b>				<b>1,789.00</b>

10 Continuation sheets attached

Subtotal &gt;

**\$2,184.90**

Total &gt;

In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5291151795076932</b> <b>Capital One Bank</b> <b>4851 Cox Road 1203</b> <b>Glen Allen, VA 23060</b>		<b>04/01</b> <b>credit card</b>				<b>2,528.00</b>
ACCOUNT NO. <b>5291071432586541</b> <b>Capital One Bank</b> <b>4851 Cox Road 1203</b> <b>Glen Allen, VA 23060</b>		<b>05/01</b> <b>credit card</b>				<b>524.00</b>
ACCOUNT NO. <b>34177648</b> <b>CBC National</b> <b>250 E. Town Street</b> <b>Columbus, OH 43215</b>		<b>07/01</b> <b>collection for Ohio Power</b>				<b>0.00</b>
ACCOUNT NO. <b>9030360404</b> <b>CBC National</b> <b>250 E. Town Street</b> <b>Columbus, OH 43215</b>		<b>09/01</b> <b>collection for MCI Communication</b>				<b>0.00</b>
ACCOUNT NO. <b>9030360404</b> <b>CBCS</b> <b>PO Box 5426</b> <b>Akron, OH 43219</b>		<b>11/01</b> <b>collection for Children's Hospital</b>				<b>0.00</b>

Sheet no. 1 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$3,052.00**

In re **Anita M. Roberts**

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		<b>12/01</b>				<b>20,000.00</b>
<b>Chase Home Finance</b> <b>3415 Vision Drive</b> <b>Columbus, OH 43219</b>		<b>account</b>				
ACCOUNT NO. <b>9030360404</b>		<b>10/01</b>				<b>202.00</b>
<b>Children's Hospital</b> <b>219 Bryant Street</b> <b>Buffalo, NY 14222</b>		<b>medical</b>				
ACCOUNT NO. <b>60720907120108792</b>		<b>03/01</b>				<b>2,431.00</b>
<b>Citi Bank</b> <b>PO Box 6003</b> <b>Hagerstown, MD 21747</b>		<b>credit credit</b>				
ACCOUNT NO. <b>8060516063779</b>		<b>01/02</b>				<b>3,442.00</b>
<b>Citi Cards</b> <b>8725 W. Sahara Ave</b> <b>MC02-02-03</b> <b>The Lakes, NV 89163</b>		<b>credit card</b>				
ACCOUNT NO. <b>6072090712108792</b>		<b>01/98</b>				<b>2,431.00</b>
<b>CitiFinancial</b> <b>11436 Cronhill Drive</b> <b>BUSN CTR Oct Owlings</b> <b>Owlings Mill, MD 2117</b>		<b>account</b>				

Sheet no. 2 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$28,506.00**

In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ <b>Citifinancial</b> <b>11436 Cronhill Drive</b> <b>BUSN CTR Oct Owlings</b> <b>Owlings Mills, MD 21117</b>		<b>10/02</b> <b>account</b>				<b>2,697.00</b>
ACCOUNT NO. <b>6801092</b> <b>Collection Community of AM</b> <b>700 Longwater Drive</b> <b>Norwell, MA 02061</b>		<b>05/01</b> <b>collection for Ameritech</b>				<b>0.00</b>
ACCOUNT NO. <b>1142753420</b> <b>Credit Protection</b> <b>13355 Noel Road</b> <b>21st Floor</b> <b>Dallas, TX 75240</b>		<b>06/01</b> <b>collection for Adelphia</b>				<b>0.00</b>
ACCOUNT NO. _____ <b>Direct Marketing</b> <b>Portfolio Acq.</b> <b>2425 Commerce Ave</b> <b>Suite 10</b> <b>Duluth, GA 30096</b>		<b>04/05</b> <b>credit card</b>				<b>848.09</b>
ACCOUNT NO. <b>10260315277431</b> <b>Doctors Hospital</b> <b>PO Box 901853</b> <b>Cleveland, OH 44190</b>		<b>02/02</b> <b>medical</b>				<b>50.00</b>

Sheet no. 3 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$3,595.09**

In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		<b>01/01</b>				<b>0.00</b>
<b>First Investors Smart Tuition PO Box 7835 Edison, NJ 08818</b>		<b>collection for St. Leo the Great</b>				
ACCOUNT NO. <b>77466979</b>		<b>02/98</b>				<b>0.00</b>
<b>FMA Alliance 11811 N. Freway Suite 800 Houston, TX</b>		<b>collection for Sears</b>				
ACCOUNT NO.		<b>02/01</b>				<b>0.00</b>
<b>Household Credit PO Box 17051 Baltimore, MD</b>		<b>account</b>				
ACCOUNT NO. <b>5440455017302442</b>		<b>07/01</b>				<b>848.00</b>
<b>HSBC NV PO Box 98706 Las Vegas, NV 89193</b>		<b>account</b>				
ACCOUNT NO. <b>801601100405560</b>		<b>08/01</b>				<b>2,029.00</b>
<b>HSBC Retail Services 90 Christiana Road New Castle, DE 19720</b>		<b>account</b>				

Sheet no. 4 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$2,877.00**

In re **Anita M. Roberts**

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4234896967</b>  <b>IC Systems</b> <b>PO Box 64378</b> <b>St Paul, MN 55164</b>		<b>09/01</b>  <b>collection for Verizon</b>				<b>0.00</b>
ACCOUNT NO.  <b>Ivan Redinger</b> <b>116 Cleveland Ave</b> <b>Suite 418</b> <b>Canton, OH 44702</b>		<b>01/01</b>  <b>attorney fees</b>				<b>11,000.00</b>
ACCOUNT NO. <b>3715953</b>  <b>Kenmore Mercy Hospital</b> <b>2950 Elmwood Ave.</b> <b>Kenmore, NY 14217</b>		<b>12/01</b>  <b>medical</b>				<b>236.00</b>
ACCOUNT NO. <b>2522196882</b>  <b>Kohls Department</b> <b>N56W 17000 Ridgewood</b> <b>Menomonee Falls, WI 53051</b>		<b>10/01</b>  <b>account</b>				<b>695.00</b>
ACCOUNT NO. <b>5060516063779</b>  <b>LVNN Funding LLC</b> <b>PO Box 10497</b> <b>Greenville, SC 29603</b>		<b>11/01</b>  <b>collection for Sears</b>				<b>0.00</b>

Sheet no. 5 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$11,931.00**

In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>34177648</b>  <b>MCI Communications</b> <b>PO Box 248</b> <b>113 3rd Avenue</b> <b>Gastonia, NC 28053</b>		<b>08/01</b>  <b>utility</b>				<b>338.00</b>
ACCOUNT NO. <b>22446601</b>  <b>Med University Ped Association</b> <b>c/o Mercy Hospital</b> <b>1320 Mercy Drive NW</b> <b>Canton, OH 44708</b>		<b>06/02</b>  <b>account</b>				<b>55.00</b>
ACCOUNT NO. <b>3715953</b>  <b>Mercantile Adjustment</b> <b>40 West Ave</b> <b>Rochester, NY 14611</b>		<b>02/02</b>  <b>collection for Kenmore Mercy</b>				<b>0.00</b>
ACCOUNT NO. <b>90147122</b>  <b>Mercy Medical</b> <b>1320 Mercy Drive NW</b> <b>Canton, OH 44708</b>		<b>04/02</b>  <b>medical</b>				<b>250.00</b>
ACCOUNT NO. <b>8508013105</b>  <b>Midland Credit Management</b> <b>8875 Aero Drive</b> <b>Suite 2</b> <b>San Diego, CA 92123</b>		<b>03/02</b>  <b>collection for Citifinancial</b>				<b>0.00</b>

Sheet no. 6 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$643.00**

In re **Anita M. Roberts**

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7562105</b> <b>MRC Receivables</b> <b>201 W. Grand Ave</b> <b>Escondido, CA 92025</b>		<b>02/98</b> <b>collection for Citifinancial</b>				<b>0.00</b>
ACCOUNT NO. <b>National Financial</b> <b>600 W. John Street</b> <b>Hicksville, NY</b>		<b>04/05</b> <b>collection for Direct Marketing</b>				<b>0.00</b>
ACCOUNT NO. <b>90147122</b> <b>NCO Financial</b> <b>PO Box 13570</b> <b>Philadephia, PA 19101</b>		<b>05/02</b> <b>collection for Med Mercy Center</b>				<b>0.00</b>
ACCOUNT NO. <b>22446601</b> <b>Niagara Frontier Center</b> <b>2933 Elmwood Drive</b> <b>Buffalo, NY 14217</b>		<b>07/02</b> <b>collection for Med University Ped</b> <b>Association</b>				<b>0.00</b>
ACCOUNT NO. <b>292160</b> <b>NOCO</b> <b>PO Box 1026</b> <b>Buffalo, NY 14240</b>		<b>01/04</b> <b>account</b>				<b>231.08</b>

Sheet no. 7 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$231.08**



In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ <b>Ohio Power</b> <b>11 Market Ave</b> <b>Canton, OH 44702</b>		<b>06/01</b> <b>account</b>				<b>63.00</b>
ACCOUNT NO. <b>5440455017302442</b> <b>Orchard Bank</b> <b>Household Credit Services</b> <b>PO Box 88084</b> <b>Salinas, CA 93912</b>		<b>01/01</b> <b>credit card</b>				<b>700.00</b>
ACCOUNT NO. <b>2193992</b> <b>PCB</b> <b>3592 Corp Drive</b> <b>Columbus, OH 43231</b>		<b>08/02</b> <b>account</b>				<b>148.00</b>
ACCOUNT NO. <b>3264553</b> <b>Regions Mrt.</b> <b>PO Box 669</b> <b>Montgomery, AI 36101</b>		<b>09/02</b> <b>account</b>				<b>0.00</b>
ACCOUNT NO. <b>70232101</b> <b>S&amp;P Capital Inc.</b> <b>1601 W. Airport FRW</b> <b>Euless, TX 76040</b>		<b>11/02</b> <b>collection for Citifinancial</b>				<b>0.00</b>

Sheet no. 8 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) ➤

Total ➤

(Use only on last page of the completed Schedule F.)

**\$911.00**

In re **Anita M. Roberts**

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>199310328</b>  <b>SBC</b> <b>100 East Big Beaver</b> <b>Troy, MI 478084</b>		<b>01/01</b>  <b>account</b>				<b>281.00</b>
ACCOUNT NO. <b>77466979</b>  <b>Sears Card</b> <b>PO Box 182149</b> <b>Columbus, OH 43218-2149</b>		<b>02/98</b>  <b>credit card</b>				<b>3,962.00</b>
ACCOUNT NO. <b>8770913813082736</b>  <b>Spiegel</b> <b>PO Box 9204</b> <b>Old Bethpage, NY 11804</b>		<b>12/02</b>  <b>account</b>				<b>516.00</b>
ACCOUNT NO. <b>0594104000887</b>  <b>St Leo the Great</b> <b>903 Sweethome Road</b> <b>Amherst, NY 14226</b>		<b>03/01</b>  <b>account</b>				<b>4,200.00</b>
ACCOUNT NO. <b>28404047626</b>  <b>Team Recovery</b> <b>3914 Clock Pt.</b> <b>Suite PT 103</b> <b>Stow, OH 44224</b>		<b>02/03</b>  <b>account</b>				<b>98.00</b>

Sheet no. 9 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$9,057.00**

In re **Anita M. Roberts**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>12047631</b>  <b>UCB Collection</b> <b>5620 South Blvd</b> <b>Toledo, OH 43614</b>		<b>03/03</b>  <b>collection for Doctors Hospital</b>				<b>0.00</b>
ACCOUNT NO. <b>7168760639359266</b>  <b>Verizon</b> <b>PO Box 1100</b> <b>Albany, NY 12250</b>		<b>01/05</b>  <b>utility</b>				<b>25.00</b>
ACCOUNT NO.  <b>WFS Financial</b> <b>PO Box 19752</b> <b>Irvine, CA 92623</b>		<b>02/02</b>  <b>loan</b>				<b>4,970.00</b>

Sheet no. 10 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

<b>\$4,995.00</b>
<b>\$67,983.07</b>

(Report also on Summary of Schedules)

In re: Anita M. Roberts

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Anita M. Roberts , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Anita M. Roberts**

Case No.

Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>divorced</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	<b>daughter</b>	<b>7</b>
	<b>son</b>	<b>7</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Claims Adjuster</b>	
Name of Employer	<b>Independent Health</b>	
How long employed	<b>2 years</b>	
Address of Employer	<b>511 Farber Lakes Williamsville, NY 14221</b>	

**Income:** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>1,979.72</u>	\$ _____

Estimated monthly overtime

\$ <u>0.00</u>	\$ _____
----------------	----------

SUBTOTAL

\$ <u>1,979.72</u>	\$ _____
--------------------	----------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>362.51</u>	\$ _____
------------------	----------

b. Insurance

\$ <u>0.00</u>	\$ _____
----------------	----------

c. Union dues

\$ <u>0.00</u>	\$ _____
----------------	----------

d. Other (Specify) **Coffee**

\$ <u>4.84</u>	\$ _____
----------------	----------

**Hr Special**

\$ <u>26.88</u>	\$ _____
-----------------	----------

**Liberty**

\$ <u>84.17</u>	\$ _____
-----------------	----------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>478.40</u>	\$ _____
------------------	----------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1,501.32</u>	\$ _____
--------------------	----------

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ <u>0.00</u>	\$ _____
----------------	----------

Income from real property

\$ <u>0.00</u>	\$ _____
----------------	----------

Interest and dividends

\$ <u>0.00</u>	\$ _____
----------------	----------

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ _____
----------------	----------

Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ _____
----------------	----------

Pension or retirement income

\$ <u>0.00</u>	\$ _____
----------------	----------

Other monthly income

(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ _____
----------------	----------

TOTAL MONTHLY INCOME

\$ <u>1,501.32</u>	\$ _____
--------------------	----------

TOTAL COMBINED MONTHLY INCOME

**\$ 1,501.32**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

In re **Anita M. Roberts**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>500.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	<u>159.00</u>
Water and sewer	\$	<u>41.00</u>
Telephone	\$	<u>25.00</u>
Other _____	\$	<u>0.00</u>
Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
Food	\$	<u>300.00</u>
Clothing	\$	<u>75.00</u>
Laundry and dry cleaning	\$	<u>50.00</u>
Medical and dental expenses	\$	<u>20.00</u>
Transportation (not including car payments)	\$	<u>400.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>paycheck</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>230.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance or support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <b>Day care</b>	\$	<u>59.50</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,859.50

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____	\$	_____
(interval)		

**United States Bankruptcy Court  
Western District of New York**

In re **Anita M. Roberts**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>YES</b>	<b>1</b>	<b>\$ 0.00</b>		
B - Personal Property	<b>YES</b>	<b>3</b>	<b>\$ 5,500.00</b>		
C - Property Claimed as Exempt	<b>YES</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>YES</b>	<b>1</b>		<b>\$ 1,600.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>YES</b>	<b>2</b>		<b>\$ 0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>YES</b>	<b>11</b>		<b>\$ 67,983.07</b>	
G - Executory Contracts and Unexpired Leases	<b>YES</b>	<b>1</b>			
H - Codebtors	<b>YES</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>YES</b>	<b>1</b>			<b>\$ 1,501.32</b>
J - Current Expenditures of Individual Debtor(s)	<b>YES</b>	<b>1</b>			<b>\$ 1,859.50</b>
Total Number of sheets in ALL Schedules ➤		<b>23</b>			
Total Assets ➤			<b>\$ 5,500.00</b>		
Total Liabilities ➤				<b>\$ 69,583.07</b>	



In re: **Anita M. Roberts**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **10/7/05**

Signature: **s/ Anita M. Roberts**  
**Anita M. Roberts**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT  
Western District of New York

In re: **Anita M. Roberts**  
**1182**

Case No. \_\_\_\_\_  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>16,994.00</b>	<b>Independent Health</b>	<b>2005 ytd</b>
<b>17,000.00</b>	<b>Independent Health</b>	<b>2003</b>
<b>23,000.00</b>	<b>Independent Health</b>	<b>2004</b>

**2. Income other than from employment or operation of business**

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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**3. Payments to creditors**

None

☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT  
STILL OWING

---

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

---

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

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#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

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#### 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED  
AND VALUE RECEIVED

---

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**33 Chatsworth  
Kenmore, NY 14217**

**Anita M. Roberts**

**2003**

## 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND  
ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND  
ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

## 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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## 19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME	ADDRESS
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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



NAME AND ADDRESS	DATE ISSUED
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## 20. Inventories

None  
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None  
☒

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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## 21. Current Partners, Officers, Directors and Shareholders

None  
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None  
☒

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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## 22. Former partners, officers, directors and shareholders

None  
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None  
☒

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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## 23. Withdrawals from a partnership or distributions by a corporation

None  
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

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## 24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

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## 25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

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\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/7/05

Signature of Debtor s/ Anita M. Roberts  
**Anita M. Roberts**

UNITED STATES BANKRUPTCY COURT  
Western District of New York

Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **Anita M. Roberts**

Case No.:

Chapter: **7**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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UNITED STATES BANKRUPTCY COURT  
Western District of New York

In re: **Anita M. Roberts**  
**1182**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

**None**

- b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. collection for Adelphia	Account Solutions				
2. account	Adelphia Cable				
3. account	Ameritech				
4. collection for SBC	Asset Acceptance Corp.				
5. credit card	Capital One Bank				
6. credit card	Capital One Bank				
7. credit card	Capital One Bank				
8. collection for MCI Communication	CBC National				
9. collection for Ohio Power	CBC National				
10. collection for Children's Hospital	CBCS				
11. account	Chase Home Finance				
12. medical	Children's Hospital				
13. credit credit	Citi Bank				
14. credit card	Citi Cards				
15. account	CitiFinancial				
16. account	Citifinancial				
17. collection for Ameritech	Collection Community of AM				
18. collection for Adelphia	Credit Protection				
19. credit card	Direct Marketing				
20. medical	Doctors Hospital				
21. collection for St. Leo the Great	First Investors				

b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
22. collection for Sears	FMA Alliance				
23. account	Household Credit				
24. account	HSBC NV				
25. account	HSBC Retail Services				
26. collection for Verizon	IC Systems				
27. attorney fees	Ivan Redinger				
28. medical	Kenmore Mercy Hospital				
29. account	Kohls Department				
30. collection for Sears	LVNN Funding LLC				
31. utility	MCI Communications				
32. account	Med University Ped Association				
33. collection for Kenmore Mercy	Mercantile Adjustment				
34. medical	Mercy Medical				
35. collection for Citifinancial	Midland Credit Management				
36. collection for Citifinancial	MRC Receivables				
37. collection for Direct Marketing	National Financial				
38. collection for Med Mercy Center	NCO Financial				
39. collection for Med University Ped Association	Niagara Frontier Center				
40. account	NOCO				
41. account	Ohio Power				
42. credit card	Orchard Bank				
43. account	PCB				
44. account	Regions Mrt.				
45. collection for Citifinancial	S&P Capital Inc.				
46. account	SBC				
47. credit card	Sears Card				
48. account	Spiegel				
49. account	St Leo the Great				
50. account	Team Recovery				
51. collection for Doctors Hospital	UCB Collection				
52. 2000 Dodge Neon	V & V Motors			X	

b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
<b>53. utility</b>	<b>Verizon</b>				
<b>54. loan</b>	<b>WFS Financial</b>				

Date: 10/7/05

**s/ Anita M. Roberts**  
Signature of Debtor

**UNITED STATES BANKRUPTCY COURT  
Western District of New York**

In re: **Anita M. Roberts**

Case No. \_\_\_\_\_

Chapter **7**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>576.00</u>
Prior to the filing of this statement I have received	\$	<u>576.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**legal fees for adversarial proceedings, including but not limited to student loan hardship proceedings, vacatur of judgments, real estate foreclosure and recovery of funds garnished during preference periods.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 10/7/05

/s/ Randy H. Gugino

**Randy H. Gugino, Esq., Bar No. 029227**

**Randy Gugino Law Office**

Attorney for Debtor(s)

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**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

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**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$209 filing fee plus \$30 administrative fee)**

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

10/7/05

Date

s/ Anita M. Roberts

Signature of Debtor

\_\_\_\_\_  
Case Number

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re:

Anita M. Roberts

Case No.

Debtor(s)

**DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS**  
**[Incorporates Form 21, Statement of Social Security Number, for Electronically-filed petitions]**

**PART I - DECLARATION OF PETITIONER**

I **Anita M. Roberts** and, the undersigned debtor(s), **hereby declare under penalty of perjury** that the information provided in the electronically filed petition, statements, and schedules is true and correct and that I signed these documents prior to electronic filing. I consent to my attorney sending my petition, statements and schedules to the United States Bankruptcy Court. I understand that this DECLARATION RE: ELECTRONIC FILING is to be executed at the First Meeting of Creditors and filed with the Trustee. I understand that failure to file the signed original of this DECLARATION may cause my case to be dismissed pursuant to 11 U.S.C. § 707(a)(3) without further notice. I (we) further declare under penalty of perjury that I (we) signed the original Statement of Social Security Number(s), (Official Form B21), prior to the electronic filing of the petition and have verified the 9-digit social security number displayed on the Notice of Meeting of Creditors to be accurate.

☒ If petitioner is an individual whose debts are primarily consumer debts and who has chosen to file under a chapter : **7**  
I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, understand the relief available under each chapter, and choose to proceed under this chapter. I request relief in accordance with the chapter specified in this petition. I (WE) and, the undersigned debtor(s), **hereby declare under penalty of perjury** that the information provided in the electronically filed petition, statements, and schedules is true and correct.

☐ If petitioner is a corporation or partnership: I declare under a penalty of perjury that the information provided in the electronically filed petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in this petition.

☐ If petitioner files an application to pay filing fees in installments: I certify that I completed an application to pay the filing fee in installments. I am aware that if the fee is not paid within 120 days of the filing date of filing the petition, the bankruptcy case may be dismissed and, if dismissed, I may not receive a discharge of my debts.

Dated: **10/7/05**

Signed: **s/ Anita M. Roberts**

(Applicant)

**PART II - DECLARATION OF ATTORNEY**

I **declare under penalty of perjury** that the debtor(s) signed the petition, schedules, statements, etc., including the Statement of Social Security Number(s), (Official Form B21), before I electronically transmitted the petition, schedules, and statements to the United States Bankruptcy Court, and have followed all other requirements in Administrative Orders and Administrative Procedures, including submission of the electronic entry of the debtor(s) Social Security number into the Court's electronic records. If an individual, I further declare that I have informed the petitioner (if an individual) that [he or she] may qualify to proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each chapter. This declaration is based on the information of which I have knowledge.

Dated: **10/7/05**

**/s/ Randy H. Gugino**  
Attorney for Debtor(s)

Address of Attorney

**2140 Eggert Road**

**Amherst, NY 14226**